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Babysitting 101

A refresher course in caring for little children

Witnessing your children getting older and starting their own lives and families can be bitter-sweet. There is pride that comes with seeing their successes, but the melancholy of knowing that the years have passed so quickly. Although you may no longer be tucking your children into bed, reading them bedtime stories or bandaging "boo-boos," when your children have children, the chance to nurture can start anew.

One of the great joys that comes from having older children is the ability to welcome and love grandchildren. Grandchildren are points of light in people's lives and provide the exuberance and excitement that reminds you of your

own youth. Grandparents often are thrilled to be involved in the care and upbringing of their grandkids. Some may also live with their grandchildren to help take some pressures off of adult children.

Babysitting is one way that grandparents can be a frequent fixture in their grandkids' lives. If it's been some time since you cared for little children, it's well worth it to take a refresher course in child care.

• **Make sure it's safe:** Conduct a safety audit of your home if grandchildren will be coming over to your place. Are outlets secured with covers? Are medications you may be taking out of reach? Do you have gates to block stairs or restrict access to certain

rooms? Modifications may be needed.

• **Assess your health:** Chasing after children can be a workout. Be sure you are up for the challenge and have the stamina. If you have any medical conditions that can impair judgement or reaction time, you might want to reconsider babysitting.

• **Take directions:** The way you parented may not be the same way your own children parent. Be humble and follow their lead with regard to instructions. The parenting guide Apt Parenting advises that you should ask about the eating and sleeping habits of the child. You may have to defer to your own children's guidelines on discipline and behavior.

• **Learn what's new:**

Many things regarding childcare have changed in the last 20 years, including safety laws and guidelines. Be sure you are

up to date on these changes. And if you aren't certain about something, ask. This involves everything from crib bar

widths to car seat installation.

Babysitting can be a joyous task for grandparents who are ready for the job.

Did you know?

According to a study from the U.S. Bureau of Labor Statistics, housing is the greatest expense in dollar amount and as a share of total expenditures for households in which a person 55 and older is considered the primary owner or renter of the home. Total annual household expenditures, which were culled from the BLS' 2014 Consumer Expenditure Survey, totaled just over \$49,000. These expenditures included food, housing, clothing, transportation, health care, and entertainment, among other expenses. The BLS study found that housing accounted for nearly one-third of annual household expenditures in households headed by people age 55 and older. In households headed by people between the ages of 65 and 74, housing expenses accounted for a slightly smaller percentage of overall annual expenditures, while housing accounted for 36.5 percent of overall expenditures in households headed by men and women age 75 and older. Such figures illustrate the need for men and women to account for housing expenses in their retirement planning.

A 2017 report from the World Economic Forum recommended that the richest countries across the globe raise their retirement ages in order to prevent the collapses of pension systems. Full retirement age in the United States varies depending on when a person was born, though it's currently between age 65 and 67. In Canada, eligible residents can begin receiving their full Canada Pension Plans at age 65. But longer life expectancies among today's men and women as well as considerably longer life expectancies for babies born today is partly why the World Economic Forum recommended raising the age at which people can begin receiving their full benefits. Pension funds have been unable to keep pace as people are living longer but still retiring around the same age as they have for decades. That will create a considerable shortfall by 2050, when the World Economic Forum predicts eight countries, including the United States, Canada, India, and China among others, will face a combined pension fund shortfall of \$400 trillion.

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